

B18J (Form 18J) (08/07)

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 07-13979-RGM
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher A. Dooling
15 Springbrook Drive
Fredericksburg, VA 22405-2439

Michele Renee Dooling
15 Springbrook Drive
Fredericksburg, VA 22405-2439

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-0665

Joint Debtor: xxx-xx-3528

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 31, 2008

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-9
Case: 07-13979

User: admin
Form ID: B18

Page 1 of 1
Total Served: 24

Date Rcvd: Mar 31, 2008

The following entities were served by first class mail on Apr 02, 2008.

db Christopher A. Dooling, 15 Springbrook Drive, Fredericksburg, VA 22405-2439
jdb Michele Renee Dooling, 15 Springbrook Drive, Fredericksburg, VA 22405-2439
cr +Household Bank (SB), N.A., c/o Bass & Associates, 3936 E Ft Lowell RD, Suite 200,
Tucson, AZ 85712-1083
8053833 American Express, c/o Total Credit Recovery USA Group, P.O. Box 2304,
Buffalo, NY 14240-2304
8053834 +American Express, c/o NCO Financial Systems, Inc., 1804 Washington Blvd Mailstop 450,
Baltimore, MD 21230-1700
8081648 American Express Travel Related Services Co, Inc, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
8069223 +Ascension Capital Group, Inc., Attn: HSBC Auto Finance (f/k/a Househol, P.O. Box 201347,
Arlington, TX 76006-1347
8053836 Bill D. Colvin, Treasurer, P.O. Box 5000, Stafford, VA 22555-5000
8053838 +Commonwealth of Virginia, Department of Taxation - Legal Unit, P.O. Box 2156,
Richmond, VA 23218-2156
8053840 +Fredericksburg Emer Med Alliance, c/o Fredericksburg Credit Bureau, 10506 Wakeman Drive,
Fredericksburg, VA 22407-8040
8078701 +Household Bank (SB), N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083
8053844 +Mary Washington Hospital, P.O. Box 7667, Fredericksburg, VA 22404-7667
8053845 +Mercedes-Benz Financial, c/o DCFS USA LLC, P.O. Box 551017, Jacksonville, FL 32255-1017
8053846 Office of U.S. Trustee, 115 S Union Street #206, Alexandria, VA 22314-3317
8053847 Wachovia, P.O. Box 3117, Pleasanton, CA 94566-0000

The following entities were served by electronic transmission on Apr 01, 2008.

cr +E-mail/PDF: ebnotices@ascensioncapitalgroup.com Apr 01 2008 10:18:26
HSBC Auto Finance Department, c/o Ascension Capital Group, P.O. Box 201347,
Arlington,, Tx 76006-1347
cr EDI: FUNB.COM Apr 01 2008 04:35:00 Wachovia Bank, National Association,
c/o Central Recovery Dept., VA 7359, PO Box 13765, Roanoke, VA 24037
8053835 EDI: AMEREXPR.COM Apr 01 2008 04:36:00 American Express, P.O. Box 297812,
Ft. Lauderdale, FL 33329-7812
8081681 EDI: BECKLEE.COM Apr 01 2008 04:36:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
8053837 EDI: CAPITALONE.COM Apr 01 2008 04:35:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
8053839 +EDI: RCSFNBMARIN.COM Apr 01 2008 04:36:00 Credit One Bank, P.O. Box 98873,
Las Vegas, NV 89193-8873
8053841 +EDI: HFC.COM Apr 01 2008 04:35:00 HSBC Auto Finance, P.O. Box 17904,
San Diego, CA 92177-7904
8053842 EDI: HFC.COM Apr 01 2008 04:35:00 HSBC Mortgage Services, 636 Grand Regency,
Brandon, FL 33510-3942
8053843 EDI: IRS.COM Apr 01 2008 04:35:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114-0000

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
cr* American Express Travel Related Services Co, Inc, c/o Becket and Lee LLP, POB 3001,
Malvern, PA 19355-0701

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2008

Signature:

